



**Disclosures for
Stewardship Properties' Private Lenders**

This document refers to any loans made by private lenders to Stewardship Properties, Stewardship Investments, LLC, Stewardship Capital LLC, Stewardship Properties LLC (Texas), or any other entity owned at least in part by William Syrios, Andrew Syrios and/or Phillip Syrios. Herein, all of these entities and/or individuals will be referred to as "Stewardship Properties."

- All loans involve risk and the lender is aware of and acknowledges that loans to Stewardship Properties carry risk. The lender also understands that the interest rate agreed to in the guaranteed note will not change based on performance of the particular property loaned on.
- The loan to Stewardship Properties shall be evidenced by a note and payment of the note shall be guaranteed by a written guarantee of William L. Syrios and shall be secured by a trust deed or mortgage as collateral upon the property described in the lending packet. Lender will be listed as an "additional insured" on the casualty insurance for the property described. These are for the protection of the lender but do not eliminate all risk of loss.
- Lender acknowledges that he or she is in good financial standing and is confident that he or she could financially withstand even a total loss on the loan(s) made to Stewardship Properties.
- Stewardship Properties is not offering legal counsel or financial investment or planning advice and recommends that a lender seeks the advice of a lawyer and CPA before making a loan to Stewardship Properties. The lender acknowledges this recommendation from Stewardship Properties and has either sought such advice or foregone it on their own accord.
- The lender will have no equity nor liability in any property said lender loans on. The lender will also have no say in the strategic and management decisions of Stewardship Properties.
- Both Stewardship Properties and the lender will be subject to the terms of the loan outlined in the note, guarantee and trust deed, which each lender is required to review and approved.
- Lender acknowledges he or she has received a lending packet on the property in question and has reviewed it for him or herself and made a decision without undue pressure from Stewardship Properties or any of its representatives.
- Lender acknowledges that he or she has read this document in its entirety and understands the disclosures herein.

Property Address: _____

Signature: _____ **Print:** _____ **Date:** _____